Certificate of Mailing

I hereby certify that on August 6, 2004, this correspondence and any attachments are being deposited with the United States Postal Service as First Class Mail, postage pre-paid, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

eff Beno

PATENT Atty. Docket No. 35512-33

RECEIVED
AUG 1 7,2004
GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

G. MICHAEL PHILLIPS, ET AL.

Serial No.: 09/615,021

Filed: July 13, 2000

For: Sensitivity/Elasticity-Based Asset

EVALUATION AND SCREENING

Group Art Unit: 3624

Examiner: Subramanian, Narayanswamy

AMENDMENT/RESPONSE TO OFFICE ACTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated May 6, 2004, please amend the aboveidentified application as follows: